

**In the United States Bankruptcy Court
for the Southern District of Georgia**

In the matter of:) Chapter 13 Case
) Number 16-11082
Kelvin D Major)
)
Debtor(s))

CHAPTER 13 PLAN AND MOTION
(General Order 2005-3 Approved Form)

1. Debtor(s) shall pay to the Trustee the sum of \$ 111.00 per week for the applicable commitment period of:

XX 60 months: or

(If applicable include the following): These plan
Payments change to \$ _____ monthly on
_____, 20____.

____ minimum of 36 months. Section 1325(b)(4).

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) The Trustee percentage fee as set by the United States Trustee.

(b) Attorney fees allowed pursuant to Section 507(a)(2) of \$3,000.00 To be paid in accordance with applicable General Orders of this Court.

© Other Section 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.

(d) Monthly payments according to the contract on the following long-term debts. Section 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

CREDITOR

MONTH OF FIRST TRUSTEE PAYMENT

INITIAL MONTHLY PAYMENT

IN THE ALTERNATIVE:

X Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

CREDITOR

Wells Fargo Home Mortgage

INITIAL MONTHLY PAYMENT

Contract rate**

(e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
Auto Money Title Pawn	vehicle	954.00	5.00%	60.00
Westgate Resorts	reject			
Verizon	reject			

Debtor accepts right to redeem with title lender

(f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to Section 506 and provide payment in satisfaction of those claims as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>VALUATION</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
Flight Finance	personal property/vehicle	1.00	3.00%	1.00
Springleaf Financial	personal property/vehicle	1.00	3.00%	1.00

(g) Cure payments on allowed prepetition arrearage claims set forth below. Section 1322(b)(5):

<u>CREDITOR</u>	<u>ESTIMATED PREPETITION CLAIM</u>
Wells Fargo Home Mortgage	6,441.00

(h) The following unsecured allowed claims are classified to be at 100% _____ with interest at _____%; _____ without interest.

(i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in Paragraph 2 (f) or 6, will be paid a 0.00 % dividend or a prorate share of \$ _____, whichever is greater.

3. Debtor will make Section 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors:

_____ Direct to the Creditor; or _____ to the Trustee

<u>CREDITOR</u>	<u>ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT</u>
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4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. Section 101(14A). Debtor requests Trustee to provide the statutory notice of Section 1302(d) to these claimants.

<u>CREDITOR</u>	<u>ADDRESS</u>
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5. Pursuant to 11 U.S.C. Section 522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to Section 349, with respect to the property described below:

<u>CREDITOR</u>	<u>PROPERTY</u>
Flight Finance	HHG
Springleaf Financial	HHG

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

<u>CREDITOR</u>	<u>DESCRIPTION OF COLLATERAL</u>	<u>AMOUNT OF CLAIM SATISFIED</u>
Westgate	Timeshare	Full satisfaction of all debt & claims

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by Section 1325(a)(5).

8. Other Provisions: Debtor anticipates that all GILA lenders charged non filing insurance; insurance in lieu of perfection. **post petition mortgage payments to be applied to principal reduction, interest, authorized late charges & escrow, if applicable.

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon the Debtor's best estimate and belief. An allowed proof of claim will supercede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notices from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

DATED 8/10/2016

s/Kelvin D Major
Debtor

Debtor